

DECORATE ■ RENOVATE ■ ORGANIZE ■ REAL ESTATE GUIDE

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FOR EVERY ROOM

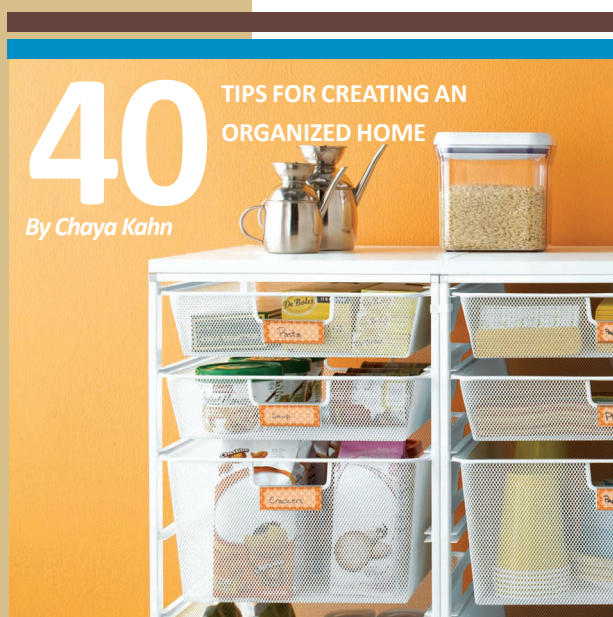
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Dear Readers,

As I write this, freezing rain is falling on the sooty remains of last week's snow. It's hard to imagine now that sunshine, warmth, and the first brave buds of spring will ever return. But these beautiful gifts will come again soon, and they will stir within many of us a desire to renew and refresh our own surroundings.

Renewal is what this special section of **Mishpacha** is all about. With the elaborate preparations for Pesach not yet upon us, now is a wonderful time to think about sprucing up the kitchen, adding new zest to the dining room, or making the master bedroom a more serene and harmonious space. We may be planning to buy a new sofa, reorganize an overflowing closet, or change the flooring in the family room. Still others will be embarking on the adventure of buying their very first home.

The following pages are filled with advice for creating — or finding — a more beautiful, comfortable and family-friendly home. We offer tips on furniture placement, fabrics, window treatments, and painting to suit your needs, taste, and budget. Do you need ideas for managing all your family's stuff? You'll find tons of storage and organization solutions. If you're considering a renovation, you'll get recommendations from an interior designer on creating a new look without spending a fortune. And if you're in the market for a new nest to feather, our detailed guide on buying your first home is the place to begin. We hope @home with Mishpacha inspires you with the promise of a fresh, new home to enjoy with your loved ones.

Shalom,
Lisa Kahn

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Savvy Design Ideas

FOR EVERY ROOM



By Lisa Kahn

Who hasn't leafed through a decorating magazine and thought, "That room looks like it cost a million bucks"? Contrary to popular belief, home decor doesn't have to cost a fortune to look luxurious and high-end. The trick is to use your imagination and let your personality shine through.

"Some of the best design ideas come not from people with an unlimited budget, but from those who have to innovate, reinvent, and 'make do' to create a living space," notes home-decorating author Pamela Cole Harris.

Here are a cornucopia of clever ideas from some of the best design resources out there. We've arranged them room-by-room, but feel free to think "out-of-the-box" and adapt them to any part of your home.

THE LIVING ROOM

Custom-style window treatments

If you need to dress up a large picture window but don't feel like splurging on custom-made curtains or fancy hardware, you can create a dramatic drapery swag using store-bought fabric and two doorknockers purchased from a hardware store. Fasten them on top of the window frame, just above each corner. Drape fabric through each doorknocker's ring from front to back, and then arrange to create a soft drape across the window.

As for the fabric, buy plain, sheer curtain panels in ecru or white, advises Lauri Ward, author of *Use What You Have Decorating*. "Their neutral color works with any interior and will add elegance and softness to your windows."

TOP PICKS FOR HOME FABRICS

"If I had to give up everything in my home and only focus on one key design element, it would be fabric," says Grace Bonney, Brooklyn-based writer and creator of *Design*Sponge*, a website dedicated to home and product design. Here are a few of her favorite fabric resources:

IKEA: The strength of IKEA's fabric collection improves every year

Marimekko: Bold designs are always a good choice if you need a strong dash of color and pattern

Studio Bon: Bonnee Sharp's sophisticated patterns are a perfect combination — both fun and ladylike

eBay: An endless source for amazing vintage (and new) fabric

Hancock Fabrics: A great source for basics like toile, plaid, and stripes

Jo-Ann Fabrics: An extensive collection of classic designs for reasonable prices

Frelis: I love their basic linens

Contemporary Cloth: Stocks a nice range of designer, organic, and simple cotton fabrics

Modern Fabrics: If you like sophisticated designs from companies like KnollTextiles and Maharam, this shop has you covered

Etsy: A great spot to find up-and-coming designers



You can also give ready-made curtains a designer touch by adding a fabric border at the bottom, says Jean Nayar, author of *Money-Wise Makeovers*. "Look for remnants at your local fabric store or online retailer."

Dress up a bare wall with tasteful artwork

There's no need to invest in signed lithographs to make you feel like your walls are properly adorned. Start by purchasing several black picture frames in the same size. (IKEA is one great source.) Then, buy a book of animal, botanical, or landscape prints (find vintage prints and books on eBay). You can also create a wall of favorite family photos. Group your frames in rows — three rows of three, or two rows of four — spaced about 1½ inches apart.

To create an interesting gallery effect, visit a local copy center or use your home computer to change favorite color photos to black-and-white or sepia-toned images. Hang frames in both horizontal and vertical orientations to add interest. The Pottery Barn is a great source for inspiration and tips on creating a family gallery.

PAIR IT UP

Have you ever worn a sandal on one foot and a boot on the other? Probably not.

“We tend to feel most comfortable when the things we wear are in symmetry,” notes Lauri Ward. “That same concept applies to our homes. A room looks better and feels more balanced when it is decorated with matching pairs.”

If you feel something about your decor is “just not right” but you haven’t been able to figure out what it is, chances are your space is off-balance.

Ward suggests you begin by reuniting any pairs you have separated. For example, if you have one standing metal lamp next to your living-room sofa and its mate is in the den, bring the pair together and place them at either end of the sofa. Or, display a pair of table lamps on matching end tables. Keep in mind that a pair needn’t be identical to create symmetry. If you have two different brass lamps and you want them to look like a pair, add new matching shades. If one lamp is a bit shorter, place a few large art books beneath it until the tops of both lamps are level.

Some other ways to add pairs: Flank a sofa with a pair of chairs to create an intimate, U-shaped conversation area. You can also place the chairs side by side facing the sofa for an easy, face-to-face arrangement. Display a pair of vases on top of a fireplace mantle, or add balance with a pair of prints, framed identically and hung side by side.



Make sure it fits!

Yes, that French farmhouse table is gorgeous, but will it overpower your dining space? That’s the type of question that Jennie Brach excels at answering. As owner and chief designer of Accentuations By Design, a 10,000-square-foot furniture, lighting, and accessories showroom in Brooklyn, New York, she has been helping to feather the nests of her many Orthodox Jewish clients for twenty-eight years.

“We do a complete floor plan of the space in advance, to make sure that everything will fit perfectly,” Brach explains. “There are recipes for how many inches you need to walk around a chair, or how high to hang a chandelier above a table. These are crucial measurements, because you usually don’t get a second chance if there’s a mistake.”



THE DINING ROOM

Slip it on

Tired of the dated, dingy fabric on your dining-room chairs? Slipcovers are an easy solution for changing the look of any upholstered chair. With some basic sewing skills, you can even make them yourself. Look for a textured fabric like twill, cotton duck, or damask; these add visual interest while they resist wrinkling. For added sophistication, add your monogram!

Hide and seek

A folding screen is a great way to finish off a bare corner, act as a room divider, or obscure a less-than-lovely view. An upholstered folding screen adds special luxury and glamour, and can easily be moved from room to room as needed. Calico Corners makes these in a wide choice of fabrics and decorative trimmings. For a funky, less-formal look, consider a DIY version using reclaimed wood doors and vintage hinges.

Shine a light

Many designers are now seeing the traditional crystal chandelier in a whole new light.

“Crystal chandeliers used in modern settings

look great,” says designer Cheryl Katz, co-owner of Boston-based design company C&J Katz Studio. She also has a special fondness for “rustic, slightly decrepit chandeliers.”

Toronto-based designer Karl Lohnes agrees: “Very ornate French-style chandeliers in dark-gold or bronze finishes, strung with crystals or jewels, are trendy now, as are fancy all-glass chandeliers.” However, be careful when you position any light fixture over a dining room table.

“Most people hang chandeliers way too high,” he says. Lohnes suggests leaving roughly 30 inches between the dining table and the bottom of fixture. This ensures that the chandelier doesn’t encroach on your view of dining companions, but is enough space to fit a vase of flowers or another tall centerpiece.

According to decorating writer Kathy McCleary, a chandelier should be only one part of your dining room lighting: “Recessed lights can add extra wattage if you use the space for projects and homework as well as candlelit dinners. Perimeter lighting, such as sconces or buffet lamps, can add even more illumination. In most cases, it’s best to put chandeliers on a dimmer switch, so the intensity of the lighting is controllable.”

AFFORDABLE DINING ROOM UPDATES FROM EXPERT DESIGNERS

Here are some top designer tips for creating a dining room that is beautiful, functional, and budget-friendly:

- Concentrate on four things: de-clutter, paint, fabric, and lighting. First, free the room from things that do not relate to its chief purpose. Simply stated, a dining table, chairs, and server or buffet create a perfect foundation.

- For around \$30, paint the room a color that has sophistication and depth. Also, you can try paint techniques, like a color wash or a soft suede finish, to give the walls a custom look. Practice your technique on a poster board to achieve the perfect look before moving onto the walls. Benjamin Moore sells small sample cans you can test on your walls before you commit to a color.

- Give an existing chandelier an inexpensive facelift with spray paint. If your chandelier features candelabra bulbs, remove the shades for a more elegant feel. For a more contemporary statement, replace the chandelier with one — or two, if your table is large — pendant lamps with a simple drum shades.

- To make a big impact in a dining room, raise the window treatments. One of the most common mistakes is hanging the treatments just above the windows, no matter how tall the ceilings are. One way to do this is to add a contrasting fabric to the bottom and top of your existing drapery, and remove the tiebacks to achieve a more current look. It could definitely be accomplished for \$200 or less with inexpensive fabric and a sewing machine.

Courtesy hgtv.com

THE KITCHEN

Change your jewelry

Kitchen designers often refer to cabinetry pulls, knobs, and other hardware as the “jewelry” of the kitchen. And, like a pair of earrings you’ve worn for years, sometimes you need a change. Consider fashion-forward hardware pieces, like Lucite knobs, suggest Don Raney and Jaymes Richardson of Civility Design. And, instead of mounting them in the lower left- or right-hand corner of the cabinet doorframe, install the new knobs directly in the center of the cabinet door for the greatest impact and change of appearance.

Add a new coat

Few fixes are as easy — and create as much impact — as a fresh coat of paint. The results can be dramatic, even on basic stock cabinets. Clean the surfaces very well to remove any grease or dirt, and use a small foam roller for professional-looking results. Deep shades like black or chocolate brown, especially when paired up with new hardware, can result in a kitchen with a very high-end look, say Raney and Richardson.

Rolling along

A rolling cart is an excellent solution for storage where you need it. A stainless steel cart can add an industrial-chic look to your kitchen. A small freestanding island on wheels can serve the same purpose and is especially useful in a tight kitchen; it provides a work surface and a casual sideboard. “By adding a custom-cut marble top, a rolling cart can also be used for snacks and drinks when you’re entertaining,” notes home design guru Martha Stewart.



TOP 3 KITCHEN DESIGN MISTAKES

For nearly twenty-five years, Rochelle Kalisch, award-winning principal designer of Regency Designs & Interiors in Brooklyn, New York, has helped hundreds of families achieve the kitchens of their dreams. Along the way, she has heard some common misperceptions about what constitutes the perfect kitchen:

It must contain super-expensive appliances. “While a Rolls-Royce will give you a fabulous ride, there are many moderately priced lines that offer great value, design, and function,” says Kalisch. Sometimes, it makes more sense to opt for upgraded countertops or a special backsplash rather than a restaurant-grade stove.

Cabinets must be wood inside and out. While many people think that all-wood cabinets guarantee top quality, this is not always the case. “There are lower-cost cabinet manufacturers who offer wood interiors, but they may have inferior millwork and finishes,” explains Kalisch. She suggests using wood where it counts the most: on cabinet façades, as well as drawers and pot rollouts that sustain a lot of wear-and-tear.

A kitchen must be full of fancy details. “When used to excess, elements like varying cabinet heights, glass fronts, and elaborate hardware can actually detract from the look,” says Kalisch. The urge to overdo is one reason it pays to work with a professional who is knowledgeable about proportion, scale, and harmonious color schemes. “When you have a well-designed layout, you only need a single focal point.”



Photo courtesy of Frank Freitag

THE MASTER BEDROOM

Your bedroom should be your sanctuary — not an office or a rec room for the kids. It’s a private place to relax and nurture your soul. If everything in your bedroom is beautiful, you will feel more beautiful when you’re there.

Here’s a tip: Create the look of an expensive canopy bed in your master bedroom using two curtain rods and a length of fabric. Simply attach one curtain rod to the ceiling above the head of your bed and the other to the ceiling at the foot of your bed. Then drape a length of fabric (it should be at least twice the length of your bed) between the two poles, hooking the ends of the fabric over the rods.

Resting place

Add a bench or loveseat at the foot of the bed. It’s the perfect place to put on shoes, to place a duvet or bedspread at night, or to put a pretty throw or extra pillows. It’s also a good spot for pets to rest or to pack a suitcase.



Tip

If you favor a particular color in a bedroom, vary the hues to avoid a monochromatic room. If you love the look of an all-white bed, be sure there is a contrast with the wall-color — even if it’s a deep cream, a pale hyacinth blue, or a caffè-latte color. Add accessories in accent colors, such as raspberry-pink pillows or a kiwi-green chair in an oatmeal or spa-blue room.

Don’t pile too many pillows on the bed. Removing a dozen pillows each night is a chore you’ll soon resent. Have a smaller number— four, five, or six — and make them important.

Don’t live in a bed that’s too low. Buy bed risers that will boost the bed frame by six inches off the floor and take it to the height of an antique bed. Risers are available from any big-box linens store.

Courtesy of Calico Corners

THE KIDS' ROOMS

Celebrate your child

While gender-neutral designs are increasing in popularity, the traditional pink-for-girls/blue-for-boys color schemes will always have their place, says Pessi Friedman, owner of Living Quarters, a three-level furniture showroom in Brooklyn, NY. And she should know: not only does her store carry one of the most extensive selections of nursery and youth furniture in New York, but Pessi has decorated countless children's rooms, from changing tables to curtains. "If you have two sisters sharing a bedroom, go ahead and make it feminine," she urges. "It's all about celebrating the child."

Decal wall designs

One trend that has had a big impact on children's room is decals — inexpensive peel-and-stick designs available in everything from favorite cartoon characters to sophisticated renderings of flowers, animals, and street scenes. Sizes and selection are vast: choose a delicate design to adorn a space above a crib, or create a fantasy world on an entire wall.

Open and shut

Add some fun to your child's bedroom door with a boldly patterned wallpaper inset from Martha Stewart: For flat-surfaced doors, cut wallpaper squares or rectangles and glue in place. Paint pieces of one-inch lattice wood (sold at home centers) and nail them to the door around the panels. A good rule of thumb is to leave 8 inches of space at the bottom of each door and 6 inches at the top, but feel free to think outside these boxes.



THE BATHROOM

Clear thinking

Clear glass jars are great to hold shampoos, soap, and even mouthwash. And because they are clear, the brilliant colors of the contents come through and give the bathroom accents of color. And don't spend a lot on jars. Look for ones that hold pickles, condiments, sauces, and other everyday items. Wash, remove the labels, paint the lids if you want, and they are ready to serve as decor!

Go bold

If you have a tiny bathroom, don't be afraid to pull out the stops. "Put a large-scale printed fabric or wallpaper on the walls, and even the ceiling. It's easier, safer, and less expensive to be dramatic in a small space. You might get tired of a bold print in the main living area, but it can make a smaller, less-used room an exciting space to spend time in," says designer Victoria Neale.

Take a breather

For a near-instant makeover, change your shower curtain, or just the liner, advises *House Beautiful's* Jean Larette. Add fragrant candles and a small bouquet. Clear the counters of everything except your prettiest essentials. ■



DOES YOUR HOME Need a Face-Lift?

By Naomi Weinstein

There are plenty of enhancements that can be made in your home, from easy upgrades to elaborate renovations, to help create a beautiful, comfortable, and practical living environment geared toward your family's unique needs. As an interior designer, I frequently consult clients who are frustrated with various minor dilemmas about their home that cause constant not-so-minor irritations. With some creative solutions, their dilemmas can generally be solved by redefining the spaces and upgrading existing materials for practicality and ease of maintenance. In the end, they relish the enjoyment gained from a space that better fits their lifestyle.

FIRST THINGS FIRST

Winston Churchill said it best: "He who fails to plan is planning to fail." Just like the pattern required to sew a dress, you need a design plan before making any significant changes to your home. The research you do to create this plan will help you understand your needs, your priorities, and your personal style long before a salesperson or contractor is breathing down your neck. In fact, many designers think that the best clients are the ones who have a clear picture of what they want. The more focused you are, the more efficient the project and the happier the outcome.

Take your time and dream a little before you leap into a renovation. Make a list of your desired improvements and include everything from the basic to the elaborate. Brainstorm creative solutions with family members. Solicit the advice of experienced designers and remodeling professionals. Speak with friends who have renovated their own homes; their mistakes can be your learning experience.

Next, compile a scrapbook of clippings you like from magazines, catalogs, and online sources. If you're researching a new bathroom and most of your pictures feature white tile and retro fixtures, it will soon be clear that this is what you like. Once you begin shopping, you'll be less distracted by the abundance of choices on the market because you will already know what suits you.

Photo Courtesy of Formica Corporation



HIRE THE RIGHT PROFESSIONALS

Once you are in the midst of a renovation, you may begin to think of your contractor, architect, or designer as one of the family — for better or worse. So, be sure to hire someone with good credentials whom you feel comfortable having around — a lot.

The more information you collect about the types of materials and finishes you want, the more accurate the estimates you'll get from the professionals you hire. Make sure you communicate exactly what you're looking for. A vague statement such as, "I would like a really nice carpet," can mean very different things to different people.

If you are budget-conscious (and who isn't?) you can only afford to buy the best. Resist the temptation to get a big renovation done for very little money. The results may come back to haunt you for years to come. It's much more cost-effective to do a limited project well the first time.

A renovation will impact your family's daily routine and require both physical and emotional stamina. If a Yom Tov is approaching, or you are planning a family *simchah*, be sure to allow ample time (and then some) to complete your project.

Every room of your home serves a specific function. With proper planning and material selection, you can be sure to maximize its efficiency, durability, and comfort.

THE KITCHEN

The kitchen is where we congregate throughout the day to do a lot more than just cook: it's the social hub for family and friends. Perhaps inspired by the current economy, today's kitchen trends embrace simplicity and purpose. Intricately carved corbels and crown moldings are being replaced by a cleaner, more minimal look. But while the aesthetic may be pared down, homeowners are opting to invest more in time-saving appliances and efficient storage solutions.

To keep your budget in check, analyze the condition of your existing kitchen, from flooring, walls, and lighting to appliances, cabinets, and countertops. Then, decide what can be salvaged, and put your money where it's most needed.

Cabinets

Cabinets are one of the highest-ticket items in a kitchen remodel. What's more, new isn't necessarily better. Replacement cabinets

can sometimes be of a quality inferior to what you currently have. Instead of completely tearing out your cabinets, consider replacing just the existing doors, drawers, and handles, or giving them a fresh coat of paint or stain. These moderate changes can make a dramatic difference.

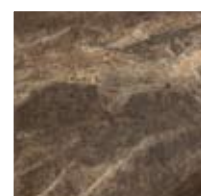
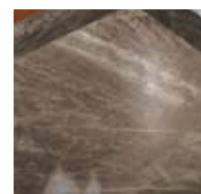
Hardware

With a few hours of light labor, almost anyone can "handle" this upgrade. Be sure to purchase good quality knobs and pulls. Opt for functional forms such as half-moon drawer pulls and small elliptical knobs in brushed metal to mask smudges. The finished effect will catch the eye and fool anyone into thinking you've upgraded more than you did. For a more deluxe treatment, you can carry the look of kitchen hardware to an adjoining room. Steve Hasenfeld, owner of HMMH Iron Design in Brooklyn, specializes in such work. For one dining room in a Park Avenue apartment, he fabricated stainless steel and glass dining room shelves to match the cabinetry pulls in the kitchen.

Countertop Materials

Second to cabinets, countertops are one of the largest surfaces in the kitchen, so replacing them can really refresh the space. Granite remains the top countertop choice on most people's list. This natural stone will last a lifetime and maintenance is minimal compared to other surfaces. Granite comes in almost 3,000 varieties from the exotic to the classic, can be honed or polished, and finished with a variety of edge profiles. Many stone yards will keep track of the most popular patterns to offer competitive pricing.

For many, the price of plastic laminate — about one-third that of granite — makes it an obvious choice for countertops. Although it is not heat-resistant, and it's more difficult to repair scratches or chips, laminate counters provide a smooth working surface. If you do choose laminate, consider one of the many unique and playful patterns available.



Home Renovation

Walls

Paint your kitchen walls a strong color to balance the weight of the cabinets and appliances. If you are uneasy about using vivid colors, your walls can still make a statement: opt for a deep neutral in a sunny buttery tone, a rich chocolate brown, or a moody cool gray. Use your countertop color as a magic crystal ball. Draw out a shade of paint from there and your kitchen will tie together seamlessly.

Backsplashes

You can switch out a backsplash without moving appliances or cabinetry, so it can be a job for a do-it-yourselfer. Many tiles come prearranged on large sheets and go up quickly, with minimal tile cutting. When selecting tile, “it’s wise to bring your kitchen to the store,” says Andre Rapaport of Ceramic Creations in Monsey, New York. Try to bring samples of your cabinets, countertop, and flooring to ensure the backsplash you choose will harmonize with the rest of your kitchen.

Like a silk scarf, a mosaic tile backsplash is a great way to tie in the various finishes in a kitchen. Mosaic tiles are now available in every shape, from square and rectilinear to circles and ovals. Color options abound from jewel tones to neutrals in combinations of glass, stone, and metal.

Subway tiles are rectangular-shaped, typically 3 inches high by 5 inches wide, and traditionally arranged in a horizontal brick pattern. White or cream ceramic subway tiles are inexpensive and give a kitchen a traditional simplicity. Marble varieties add understated elegance, especially when laid in a herringbone pattern. Glass subway tiles arranged in a vertical formation will give a contemporary feel.



You can create a focal point above the stove by using a specialty tile treatment there and a simpler ground tile throughout the rest of the kitchen. Accent solid counters with a bold tile backsplash, complex granite counters with a simpler monochromatic backsplash.

Flooring

Porcelain tile is a smart choice for a kitchen floor because it resists moisture, cracking, and chipping. Choose a tile color that hides dirt between cleanings, and beware of rustic stones with ridges and chiseled edges that trap grime. It’s always a good idea to purchase some extra tile from the same dye lot to ensure a proper match should you need to replace it down the road.

Before installing a new tile floor you may want to consider the addition of radiant heating under the floor. Tile is naturally cold; heating the floor is energy efficient and very comfortable underfoot.

Magazines abound with images of wood-floored kitchens. But since the average family in our community puts an incredible amount of wear-and-tear on the kitchen floor, it’s prudent to consider a porcelain plank tile that simulates the look of wood and provides added durability.

Vinyl flooring is a less expensive option than wood or tile. But unlike these natural options that can last a lifetime, vinyl will not. Decide carefully what will serve you best in the long run. It may be wise to spend a little more if it means you will get a more durable floor.

Lighting

Since a kitchen is a workroom, be sure there is sufficient lighting. Additional task lighting in the form of under-cabinet mini spots or strip lights will illuminate work surfaces for efficiency and safety. Hanging decorative pendants over a peninsula or island will add both visual interest and increase the overall brightness of the room.



Like granite countertops, stainless-steel appliances are the overwhelming preference of many home owners. But will this trend one day be likened to the avocado green of the 1970s? In the future, all this granite and stainless steel will probably look dated, but a Jewish home will always have the advantage of being filled with timeless accents: Shabbos candles, mezuzahs, and seforim-lined bookshelves.

So go with what you like. Remember, it’s what comes out of the oven that counts.

Pros:

Color trends will always change, but stainless is neutral. Stainless is a natural complement to granite, which typically contains gray-toned veining. It contrasts beautifully with glass tiles, wood, and other natural materials. It adds an understated luster to the kitchen.

Cons:

Stainless has an industrial look. Stainless appliances can stick out like a sore thumb from a line of cabinets. Why pay a premium for an appliance that functions the same as the white model? Stainless is prone to streaks and fingerprints.



THE BATHROOM

If you are the parent of teenagers, the most-used room in your home is probably the bathroom. While adding a new bathroom may be beyond your budget, “borrowing” a few square feet from an adjacent closet can provide the extra space for a larger tub, additional cabinets, or a double sink.

For the simplest bathroom makeover, work with what you have and modernize the details. Home centers have vastly improved the style and selection of fixtures and accessories. Start by changing the vanity, the focal point of the bathroom. Next, replace outdated faucets (especially if they’re leaky or crusty), mismatched towel bars, and lighting sconces for newer styles in finishes like bronze and satin nickel. Even a toilet can be upgraded for style and efficiency. Paint the walls with a moisture-resistant paint in a more contemporary shade to complement the existing tile.

If a new floor is necessary ceramic tile is a cost-conscious choice. A newer tile size is the 12x24-inch floor tile, laid in either a stacked or running bond pattern. “The beauty of this newer size is that it visually expands even a smaller space, and fits nicely without relying on a lot of cut tiles,” says Andre Rapaport of Ceramic Creations.

Be sure there’s sufficient lighting above the mirror for hairstyling and applying makeup. If the bathroom still seems dim, you can install extra recessed down lights in alcoves or over the tub.

Flat or matte is ideal for less-than-perfect surfaces and easy touch-ups. Flat is also preferred for ceilings due to its nonreflective qualities. If you are particular about the look of shiny walls, opt for an eggshell finish in low-traffic areas. The subtle sheen of a pearl finish provides an easy-to-clean surface that is ideal for kitchens and baths. A busy household filled with kids warrants using this tougher finish throughout the entire house.

Semi-gloss is very durable and stands up well to repeated cleanings. It’s a must for wood moldings and trim.

BEDROOMS

Your bedroom is the place where you recharge your batteries, so it should be a comfortable, calming space.

Consider painting the wall at the head of the bed in an accent color, or cover it with striking wallpaper. A pattern with a large repeat will expand a space and look much more current than miniature patterns, which scream country cottage of yore.

If you choose hardwood flooring, area rugs are a great way to provide warmth and color.



Wall-to-wall carpet gives a room added insulation and a cozy feel. When choosing new broadloom, it's wise to choose the best quality you can afford; inferior quality will wear out more quickly. Choose a medium-toned carpet in a shade of brown, gray, or green that will hide stains.

Just because you sleep with the lights off doesn't mean you should ignore your bedroom's lighting needs. Home improvement stores often sell modestly priced chandeliers that are big on style, but may be too small for a dining room. These are perfect for added drama in a master bedroom. Even a girl's room can be enlivened with a petite chandelier. A pendant lamp with a drum shade will offer a tailored look to a boy's room.

And don't forget accent lighting. A dressing area with a large mirror should be brightly illuminated. Wall sconces over a dresser will give a room an added soft wash of light. Swing-arm lamps placed next to the bed free up the nightstands and provide additional light for reading in bed. Have an electrician install a bedside three-way light switch to shut off the overhead lights without crawling out of bed; once you get used to this small convenience you won't know how you lived without it.

To ensure a restful sleep uninterrupted by the glare of streetlights or early morning sunshine, install inexpensive blackout shades behind your existing window treatments; they effectively darken a room at night and are out of sight during the day.

THE LIVING ROOM

Hardwood flooring installed in the living room and adjacent rooms provides a visual flow and a spacious effect. Ranging from traditional narrow-strip flooring to contemporary wide planks, it can be stained in many shades and later restained to suit changing tastes.

Pulling up worn-out carpeting to reveal a hardwood floor is a relatively low-cost way to refresh a much-used room. The ability to mop up occasional spills can be heaven-sent in a household with small children. Employing area rugs gives you the flexibility to roll them up when it comes time to set up for a boisterous Purim *seudah* or other family celebration, says Yossi Stern of Boro Rug & Carpet in Brooklyn. "A rug adds a finishing touch much like jewelry adds the final touch of elegance to an ensemble."

Updated lighting can add brightness and visually expand a space, bringing a room to life and making it more inviting. The most effective way to light a large living room or den is with recessed down lights arranged in a grid pattern. The lighting will be uniform throughout the entire space and the lights are low profile. Be sure you are using bulbs with the maximum wattage or change existing fixtures for those that hold more bulbs.

Once the room is sufficiently brightened by the ceiling lights, you can add accent lighting around the room. Decorative wall sconces give a soft wash of light and floor or table lamps provide additional light for reading.

MOLDING: THE ICING ON THE CAKE

If the room is a cake, then molding is the intricate icing piped around its perimeters.

Crown molding, applied around the ceiling, is the king of decorative trims; it can enhance and define a formal dining room. Choose a molding with a depth of one inch per foot of ceiling height. Chair rails add interest at eye level; remember a dining room is a sitting room. The chair rail also protects the wall from scuffs and visually divides the walls so you can add two complementary finishes. Home improvement centers and millworks stock a variety of molding choices. If you plan on painting your molding, choose the less expensive paint-grade molding.





THE DINING ROOM

The dining room is more than a space for eating. It's where we entertain and share quality family time. When choosing finishes, you will have to balance the desire to reflect the importance of Shabbos and Yom Tov with the need to keep materials practical for small children and large groups.

The chandelier is often the focal point in a dining room, but it can be tricky to know what size will best suit the space. A good guideline is to choose a chandelier whose diameter is one-half to two-thirds the width of the dining table. For a typical eight-foot-high ceiling, the bottom of the fixture should hang between 30 to 36 inches from the tabletop. If your ceiling is higher, you may want to add 3 inches for every additional foot of ceiling height.

With a hardwood table, chairs, and buffet, a dining room can greatly benefit from the addition of soft window treatments. Tailored panels on a decorative rod or a simple cornice will provide softness and charm and will be less costly than elaborate swag draperies.

If your dining room is on the smaller side, why suffer with boring white walls? Paint the walls a dramatic shade to balance the heaviness of the wood furniture. Choose a slightly lighter shade than what your eye is naturally drawn to on a paint chip. The more color your eye absorbs, the more powerful the effect; a lighter tone will keep you right on target. ■

IF YOU'RE PLANNING TO SELL

Renovating a home is an exciting opportunity to upgrade your space and enjoy it for years to come. But what home renovations will increase the value of your home if it's going on the market?

The Cost vs. Value Report, published annually by *Remodeling* magazine, reports that in 2010, the top three improvements for recouping most or all of the expense at sale were installing a steel front-entry door, adding a wood deck, and investing in vinyl replacement windows. Rifkie Kaufman, a real estate broker for Realty Teams in Rockland County, New York, also recommends minor updates in kitchen and baths, repairing the roof, installing energy-efficient appliances, freshly painting walls, and waxing or refinishing hardwood floors.



TIPS FOR CREATING An Organized Home

by Chaya Kahn

We've all experienced the sense of accomplishment that comes from tackling a messy room and putting everything in its place. In fact, the Maharal teaches us that a neat, organized home does not merely make life more pleasant — it reflects a fundamental aspect of the way the world was created. So by living our lives in an orderly way, we are following the mitzvah of emulating Hashem.

In other words, when it comes to getting organized, there's more at stake than just clean countertops. But while some of us have the innate ability to keep our lives and possessions in order, many others lack that particular gene. Fortunately, it's possible to adopt the habits of the highly organized *balabusta*. "You have to focus on one area at a time," advises Julie Edelman, author of the *New York Times* bestseller *The Accidental Housewife: How to Overcome Housekeeping Hysteria One Task at a Time*. Edelman, who stresses the importance of maintaining "your home, your sanity, and your manicure," suggests throwing out the concept of perfection and striving instead for a house that is "clean enough."

"It's not about being perfect," says Edelman. "If your home is neat enough and organized enough, you spend less time looking for things, and you'll have more time to spend with family, and doing the things that are important to you."





THE ANTI-CLUTTER COMMANDMENTS

If you open it, **close it.**If you take it out, **put it away.**If you finish it, **replenish it.**

CLUTTER: THE ENEMY OF INNER (AND OUTER) PEACE

Why is it so hard for some of us to part with a pair of shoes we haven't worn in a decade, hoping that they may come back in style? "Your grandmother's old dishes, high-school term papers (and, yes, those unworn shoes) keep you in the past or keep you in the future," explains anti-clutter guru Peter Walsh, author of the best-selling book, *It's All Too Much: An Easy Plan for Living a Richer Life with Less Stuff*. "You're never fully experiencing the here and now. But the memories are separate from the stuff. You don't need to hold on to them like a life raft."

Another big mistake many of us make when we're trying to get organized is to buy even more stuff. "I once met a woman who bought an entire supply of Rubbermaid containers at a liquidation sale," Walsh relates. "Now, she has a house full of clutter *and* a garage full of Rubbermaid."

When you really get serious about de-junking, Walsh recommends that, once a day, you walk through your house with two trash bags. Fill one with garbage and the other with items to give away. "Two bags a day for a week? That's a massive dent."

Baila Feig, a professional organizer and president of Why Organizing Works, says she tries to help her clients determine what has true sentimental value, and what's just old. "I'm part therapist, part organizer," Feig admits. "I tell people, 'Don't feel bad that you're not using that size 10 skirt anymore; just pass it on to someone who will enjoy it.' It helps people get rid of things when they realize they can do someone else a *chesed* by giving it away."

Secrets of the Balabusta

If you're ready to channel your inner *balabusta*, here are some rules from the experts that will help you keep it all together, no matter what's flying:

The 80/20 rule.

Studies have shown that we use only 20 percent of our things — clothes, shoes, kitchen appliances — 80 percent of the time. What that means is that 80 percent of our stuff is just gathering dust. Give away that juicer that's been taking up valuable cabinet space since your wedding, those fancy coasters you bought on whim, and that scarf that's clearly from the 1970s.

One in, one out.

Whenever you get something new — whether it's a new skirt for you, or a new toy for a child — discard or give away something else.

Touch it once.

When you decide to put something away later instead of right now, you're touching it twice, which wastes time and creates mess. Instead, when you take off your sweater, hang it up right away instead of throwing it on the bed. Rather than leaving it on the counter, put your coffee cup into the dishwasher as soon as you've had your last sip.

Keep like things together.

Do fancy clothing stores combine shirts and skirts and dresses all on the same rack? Do grocery stores keep the canned peas on the same shelf with the soda bottles? Not if they want to keep their customers. Keep your sweaters with sweaters, skirts with skirts, one shelf for canned goods, and one for beverages.





Photo courtesy of The Container Store



The Problem:
Chotic Ki chen

The Solution

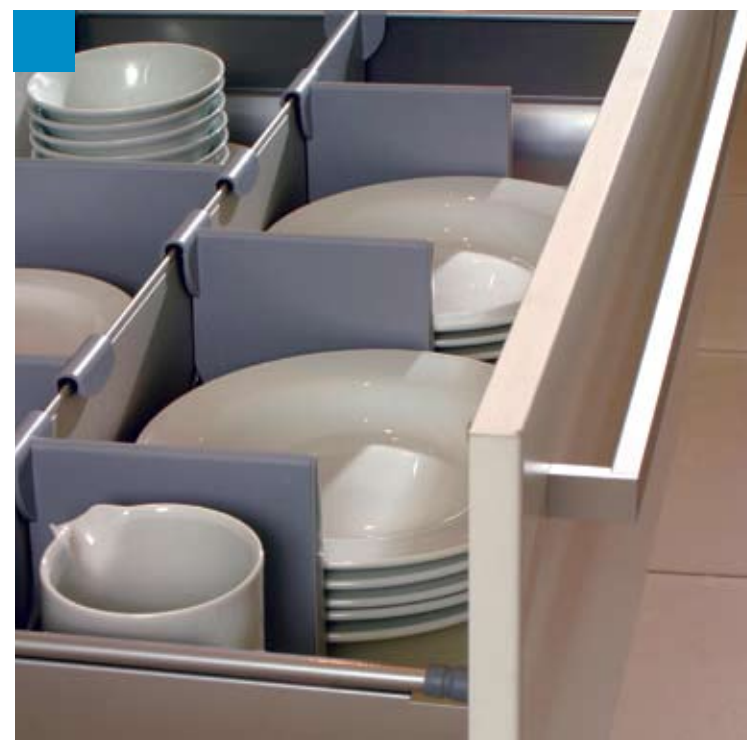
- Tuck large appliances such as sandwich makers in the back of the cupboard to make more space on your counters.
- To keep items visible in deep cabinets, add sliding drawers for lower cabinets, tiered stacking shelves for cabinets at eye level (great for cans), and pull-down racks for hard-to-reach cabinets. Keep your most frequently used items up front.
- Group similar items together in small bins inside cabinets. Label the contents or choose see-through bins for quick identification.
- Store things where you use them: sponges and scrubbers in a holder that suctions to the side of the sink, dish soap in an attractive pump dispenser on top.
- To keep drawers organized, use expandable or modular organizers and utilize every inch.
- Separate items by occasion (cake cutters, decorations, party hats); or organize items by shape, function and/or frequency.
- In the pantry, utilize all storage space from the bottom up, and group similar items together on each shelf. And don't neglect the door! Purchase a storage rack that is specially designed to fit onto the back of a door. (The Container Store is a good source.) You'll ease overcrowded shelves and make it possible to have everything at your fingertips.
- In grouping items, use shelf dividers and categorize things as you most often use them. When choosing an organizer, keep in mind that you want to divide the space. A freestanding stacking shelf placed on the current shelf gives you two complete shelves, where before you had only one.

ACHIEVING ORDER IN EVERY ROOM

The Problem:
O ers uffe En r C ose

The Solution

- Buy a set of sturdy hangers, preferably wooden ones if you can afford them. This will create a wonderfully clean, organized look (and your coats will stay put). Keep everything (except boots) off the floor.
- Hang scarves and knapsacks on hooks.
- Organize seasonal gear like mittens and earmuffs in clear, shoebox-sized containers on the top shelf.
- Store umbrellas, tote bags, and other items that you use regularly in a hanging shoe organizer. Pick one with clear, multisized compartments, so you can always see what you have.



MAKING SENSE OF YOUR FRIDGE

"Nothing gets better in the refrigerator, only older," says Baila Feig. To make the most of food while it's still fresh, she offers a number of solutions:

- If you have the remainders of a take-out meal in aluminum containers, label them according to contents and date.
- Keep all those little wrapped-up leftovers in one lidless bowl or bin that doesn't take up too much room on a shelf.
- Use a lazy Susan (a round, rotating tray) in a large refrigerator for relishes, pickles, mayonnaise, and other condiments.
- Take an inventory of the items you already have, and make a "Do NOT shopping list," reminding yourself what *not* to buy. "I once worked with a woman who had six containers of cottage cheese in her refrigerator, and three of them were open," says Feig. "That makes for a lot of wasted space, food, and money."



The Problem:

B hroo Be

The Solution

- Get rid of countertop clutter by installing over-the-door racks and wall grids to hang extra towels, jewelry, hair accessories, or bathrobes. Is there open wall space where a little shelf might work well? Take advantage of it.
- If you have limited shelves or cabinet space, install a wall-mounted rack, or use trays, baskets, or a rolling cart to hold personal toiletries.
- If you have more towels than storage space, consider rolling them up and putting them in an attractive basket on the floor.
- Provide each member of the family with their own shower tote for storing personal toiletries; this can be carried to the bathroom when needed.
- With the help of drawer organizers, assign one drawer to each family member for storing personal items such as cosmetics and hair dryers.
- Place laundry bags or clothes hampers in or near the bathroom so family members will put away dirty clothes instead of leaving them on the floor. Try presorting whites and colors into color-coded laundry hampers to save time on laundry day.
- For families with younger children, bathtub caddies are great for holding and draining bath toys and toiletries.

TAMING THE LAUNDRY MONSTER

If you have a large family (or lots of clothes!) laundry can take over your house. To ease the time-consuming task of sorting, use a compartmented hamper or several laundry baskets — even little kids can figure out what compartment to put their clothes in, and it's also a good learning experience for them. Toss items that need dry cleaning into a special basket or bag as soon as you take them off; this way you won't have to go through all your laundry or your closet to figure out what needs cleaning. Keep hangers and a folding hanging rack near the dryer, and put hanging items on them straight from the washer or dryer. As you fold clean laundry, place items in baskets by person to simplify the process of putting it all away.



**The Problem:**

Unru Ki s Roo s

The Solution

- Get things off the floor to create the maximum-size play area.
- Remove unnecessary furniture that takes up valuable space and replace with colorful beanbag seating for each child.
- Invest in shelving that maximizes wall space, and buy sturdy, transparent bins or boxes with lids so they can be stacked. Make sure they are small and light enough for little ones to handle.
- Label boxes with both words and pictures so that even pre-schoolers can return toys to their proper place.
- If you rent your home, or your walls can't handle heavy shelving, invest in sturdy, freestanding shelves.
- Hang canvas shoe bags on walls or over doors; they are soft and provide lots of pockets for tiny toys.
- Group all like toys together and designate certain "neighborhoods" of play. For example, keep all of the play food next to the play kitchen, and all of the trains near the train tracks. Art supplies should also be kept together in one place.
- Instead of expecting your kids to keep their books perfectly lined on shelves, invest in a bookstore-style display rack. They'll easily find what they want because the covers face forward, and they can replace them easily.

Source: *Today's Home & Garden***YOUR KIDS CAN SO PUT AWAY THEIR STUFF!**

Acclaimed parenting writer Diane Laney Fitzpatrick of www.suite101.com offers these tips for getting the whole family involved in keeping the house tidy:

- **Get different colored bins with handles for your children.** As you fold their laundry or gather up toys, put them in each child's bin. On their way to bed each night, they can carry their bin and put away their belongings. In the morning, they can return the empty bin.
- **Make a game** out of the most boring jobs. Divide up the socks between two children and have them play a "matching game" similar to Go Fish. When they get a match, they can fold the pair together and throw it in the "ocean" pile.
- **Hide a quarter** or other small prize in a cluttered room that your kids can find only after the room is straightened up.

- **Divide and conquer.** When faced with an extra-cluttered playroom, divide the room up into sections by running a strip of masking tape on the floor from wall to wall, sectioning off the room. Assign each child a section to pick up.
- **Create a job jar.** For really big jobs (like large playrooms and basements), jot down different jobs on slips of paper, fold them and put them in a jar. Have your children pick a slip and do whatever is on the paper. Vary the jobs to keep it interesting. Examples might be "pick up anything doll-related and put it in the doll house," or "clean up the corner between the windows."
- **Play delivery person.** Put various things that need to be put away into a large basket with a handle. Have one of your children be the delivery person and put everything in its place.

The Problem:

Messe Up M s erBe roo C ose

The Solution

- Go through your wardrobe (that includes shoes!) and whittle it down to what fits and what you wear. Peter Walsh's tip for determining what's really getting used: Hang all your clothes with the hanger facing the same way. Every time you wear something, put it back with the hanger facing the opposite direction. After each change of seasons, you'll have visible proof of what you actually wear and what you don't.
- Measure your closet space, including backs of doors, floor space, and all interior walls. When you shop for boxes, bins, and other space-savers, make sure you have these measurements in hand.
- Use every square inch. Hang shoe racks on the back of your closet door. Classic belt hangers with multiple hooks can be a good solution for hanging camisoles, undergarments, or scarves.
- Invest in the right kind of hangers for your clothing. Use padded hangers for delicate fabrics, plastic hangers for button-down shirts, and sturdy wood hangers for suit jackets as they help retain the shape of the items. Get rid of wire hangers and plastic dry-cleaner bags that retain chemicals and don't allow fabrics to breathe.
- Always remove sweaters from hangers and fold them. Hangers will ruin the shape of sweaters over time.
- Store sweaters on shelves in manageable-sized stacks using sweater dividers to keep them from turning into Leaning Towers of Pisa. Even better, store them in sweater boxes with well-marked labels.
- Keep items you use frequently at eye level or below and items you rarely use higher up. Labeled boxes are good for storing things like bathing suits or turtlenecks because you can rotate them higher or lower in your closet depending on the season.
- Restrict footwear in your closet to dress shoes only. Move any snow boots, rain boots, or other outdoor gear to your front hall closet or mudroom.
- If you still just have too much stuff, then you need to rotate your seasonal clothing. Covered clothing racks can be filled with out-of-season clothes and kept in your attic or basement, while flat storage boxes can fit under your bed.

Source: www.myhomeideas.com



faithfully dealing with new papers in a systematic way, haul out all unfiled older papers and take them through your new system.

- **Filing:** Use a vertical file organizer for “active” files. Reserve your desk in-box for items that need to be dealt with immediately. Name your file folders with the first word that pops into your mind when you need the material. Banish the concept of a miscellaneous file. If something is worth filing, it’s worth putting in a folder that has a specific label.

- **Cork Boards & Sticky Boards:** No need to hang lists, phone numbers, and reminders all over your cubicle walls. Instead, create a one-stop message center with a cork or sticky board. Hang your daily to-do list, phone numbers, and a weekly calendar of events and meetings. That way, you’ll have all your need-to-know information in front of you. ■

Source: Peter Walsh, courtesy of OfficeMax

The Problem:

Disorder Home Office

The Solution

- **Desktop Organization:** There’s no faster way to inspire an immediate change in attitude than with an uncluttered, pristine desk. Think of your desk as a reflection of your head. You shouldn’t have anything on your desk that isn’t “active,” meaning it still needs to be dealt with.

- **To-Do Lists:** Write to-do items on individual sticky notes and put them on a wall calendar, which should become your one-stop message center. Rearrange them as your priorities change. At the end of the day, review your checklist and cross off completed items. Move any pending items to a fresh list for tomorrow.

- **Calendars:** You might feel like multiple schedules lead to more confusion. For a little planning relief, combine home and work calendars. Simply choose various colors to mark important dates: one for professional tasks and meetings, one for personal appointments, one for social engagements, one for your children’s activities, and so on.

- **Paper Clutter:** Deal with new papers first. No matter how high the old piles are, begin by devising a system for the new arrivals. Decide immediately what to do with each piece of paper that comes across your desk. Once you are





REAL ESTATE 101: The Bottom Line on Buying Your First Home

Chaya G. Rosenberg

Buying a home ranks as the biggest single financial investment most people will make in their lives. It's an exciting and exhilarating event, the culmination of a long-held dream. But if you're not prepared, nightmares could arise that could complicate the process, or even jeopardize the entire transaction.

To make your first home-buying experience as seamless and uncomplicated as possible, it's important to plan strategically and recognize the potential pitfalls. You want to find the absolute best deal on the most suitable house for you, with the least amount of stress. To accomplish this, you need a clear plan of action. This step-by-step guide will help you through the process.

1. HOW MUCH HOME CAN I AFFORD?

In general, you can afford a single-family home worth about three times your annual household income. If your combined income is \$100,000, you can afford a \$300,000 house. If there is a portion of the home that can be rented out, that will help offset your costs or even allow you to purchase a more expensive home.



2. HOW DO I PAY FOR IT?

Most people don't pay cash when they buy a home. Instead, a buyer will get a loan from a bank called a **mortgage**. Payments on this loan are made every month, usually for a period of fifteen or thirty years, until the loan is paid off. **Most homebuyers also make a down payment in cash that ranges from 3 to 20 percent of the home's sale price.** The higher your down payment, the easier it will be for you to get the loan, and the lower your interest rate and monthly payments will be.

As you embark on the mortgage process, it may be worthwhile to have your accountant or a qualified lending professional analyze your finances to determine how much you can reasonably spend. Owning a home is often more affordable than you may think, because you are allowed to deduct major expenses such as mortgage interest and real estate taxes on your income tax return. In fact, it's very possible that your monthly expenses as a homeowner will be lower than if you rent, thanks to these favorable tax breaks!

However, do not overlook the extra expenses that come with home ownership, like snow removal, landscaping, home repairs, and maintenance. It is imperative that you budget these extras into your expected monthly costs.

3. WHERE DO I GET A MORTGAGE?

Banks or similar financial institutions offer home mortgages. Every bank has a loan officer who can help you apply for loans available from his or her institution. There are hundreds of mortgage options available in the marketplace. To help you find the one that best suits your needs, it pays to use the services of a **mortgage broker**. Not only will the broker assist you with the application process, but she will also submit your application to a variety of institutions to obtain the best deal for you. The lender (the bank) pays most of the mortgage broker's fee; the borrower (you) usually pays the loan application fee. You can get a referral for a good broker from your Realtor, or from friends and neighbors who have used their services.



4. HOW DO I KNOW I'LL GET A MORTGAGE?

Get a copy of your credit report (freecreditreport.gov) and clean up your credit record as much as possible. If you need help to accomplish this, speak with a credit-counseling agency to start the process. As with all professionals, it is good to get a referral from someone you know and trust. Very often, a mortgage broker can help with this task. Be sure your agency is professional, licensed, and accredited. For an online list of government-approved counseling agencies, visit justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm

5. WHAT ELSE CAN I DO BEFORE I LEAP INTO THE MARKET?

Even before you start looking, get pre-approved for a mortgage. Your mortgage broker or lender can handle this for you. Getting pre-approved will eliminate much of the worry that your offer won't be accepted when you finally find the house of your dreams. In today's real estate market, most sellers will not seriously consider an offer without a pre-approval.

Furthermore, the larger your down payment, the more confident the seller will be in dealing with you. I have negotiated much better purchase prices for my clients when they were able to put more cash down. The seller knows that when he signs with such a client, his house is sold!

Tip

If you can afford the higher monthly payments, it's better to get a shorter-term loan. By paying the loan off more quickly, you'll pay less in interest.



Tip

There is much information online that can help you figure out approximately how big a loan you can afford. A good one is cgi.money.cnn.com/tools/houseafford/houseafford.html.

6. HOW DO I DECIDE WHERE TO LIVE?

Zero in on neighborhoods you like and that offer amenities that are important to you, like good schools and easy access to shuls, work, and shopping. And be realistic about what you can afford! Use resources such as public records, newspaper real estate listings, and online information to research what types of homes have sold in a particular neighborhood, and at what price. There are a number of sites that offer very comprehensive information, including trulia.com, zillow.com, and street-easy.com for New York City and Northern New Jersey.

Concentrate on the things that are truly nonnegotiable, and don't let superfluous features cloud your judgment. You may find that passing up extras like a pool or Jacuzzi can make the difference between a house you can afford and a house you can't! Remember, the most important details are the ones you can't change: location, view, and the surrounding property. Interior amenities, like a new kitchen or finished basement, can be added later.

7. DO I NEED TO WORK WITH A REAL ESTATE AGENT?

There's nothing wrong with finding a house on your own. If it works for you, you will be among the lucky few! However, if you decide to use an experienced broker, he or she will help you sort through the many decisions you'll face. When choosing an agent to represent you, do your research and consider using the services of a full-time agent. Remember, your agent is your advocate and you have much to gain from her expertise.

8. WHAT IS AN AGENCY DISCLOSURE FORM?

When you begin to look at homes with a broker, you will be asked to sign an Agency Disclosure Form. There are usually two types of "agents" involved in the purchase and sale of a home:

A **seller's agent** represents the seller's interests. He or she is trying to get the most money at the best terms for the sell-



er. Usually, the seller's agent is also the listing agent on the house. He owes the seller his undivided loyalty, reasonable care, full disclosure, and confidentiality. However, he must also deal honestly and in good faith with the buyer, and disclose all facts known to him that materially affect the value of the property.

A **buyer's agent** is an agent who represents the buyer's interests. The buyer's agent does this by negotiating the purchase of a home at a price and on terms acceptable to the buyer. The buyer's agent is required to provide the same level of care, honesty, and loyalty to his client as the seller's agent does to his. But in dealing with the seller, he must exercise reasonable skill and care in performance of his duties, deal honestly and in good faith, and disclose all facts known to him that affect the buyer's ability to perform a contract.

Can the same agent represent both the buyer *and* the seller? The answer is yes. In this case, you and the seller would sign a disclosure form acknowledging that the agent is a "Dual Agent." In the event that either the seller or the buyer is uncomfortable with this arrangement, often another agent in the realty office can be assigned to represent one of the parties.

9. HOW MANY HOUSES SHOULD I SEE?

Shop around! Make sure you look at everything in your price range so that you

THE ABCs OF PMI AND MLS

PMI (Private mortgage insurance) is insurance payable to the financial institution that owns your mortgage. PMI helps the bank offset the risk that you may not be able to repay your loan. You may be required to purchase PMI if your down payment is less than 20 percent. Typical rates for PMI are \$55 a month per \$100,000 financed, or as high as \$1,500 a year for a typical \$200,000 loan.

MLS stands for Multiple Listing System. Most homes today are listed on a local MLS. Real estate brokers use this database to share information with each other on available properties in the hope of cooperating on a sale. Make sure that your broker has access to all of this vital data so that you have exposure to the entire market of available homes in your area.

can compare features and decide which home will provide you with the best value for your money. This is the time when a knowledgeable agent can be especially helpful. Many issues both big and small can prevent a successful deal. Something as insignificant as a closing date or a set of light fixtures can sabotage an otherwise excellent transaction.

An experienced broker helps smooth out any rough edges that might arise between you and the seller. Make sure your broker also checks the exact amount of property taxes you will be paying, if the house is connected to the city sewer system (as opposed to a septic system), if there is city water or well water. Also have her find out the ages of the roof, of the heating and air-conditioning system, of the hot-water heater, and of any other large appliances that will be included in the sale of the house.

10. I'VE FOUND MY DREAM HOME! NOW WHAT?

Congratulations! You have found the home you would like to own. This is what usually happens next:

The offer

You will make an offer on the house through your agent. Most often, your agent and the seller's agent will negotiate back and forth until you and the seller come to a mutually acceptable price and terms. When the terms are agreed upon and solidified, you decide on whom you will use as an attorney. The contract will be sent to your attorney and he or she will then negotiate certain terms that will further protect you in the purchase. Then, you move on to the next step.

The house inspection

I always recommend that a buyer do a house inspection at this point. If the inspection turns up costly problems, then I will try to get the seller to lower the price, fix the problems before the sale, or walk away from the deal. However, you might decide that the home is such a good value that it is worth buying anyway. This is your choice.

As part of the house inspection, I usually recommend a termite and pest infestation report. If there are termites or other pests in the house, the seller usually pays to have the situation corrected. You'll need to submit proof of a reinspection and a "clean bill of health" to the bank before the closing. As a Realtor in Rockland County, I advise my clients to obtain a radon report, which tests the amount of radon in the soil contiguous to the home. Certain clients also ask for a mold inspection. Finally, there is a "Lead Paint Disclosure" form that is only applicable to homes built prior

to 1978. Your Realtor or attorney can explain this form to you, which needs to be signed for the Department of State before the closing.

Signing the contract

Now you are ready to cement the deal with the signing of a **contract**. You will sign a contract to purchase the home, and give the attorney your down payment to hold until the actual sale is completed. This contract legally binds you to purchase the house; it also binds the seller to sell the house to you. However, there are certain conditions that could allow you to cancel the sale and get your deposit refunded, and these will be spelled out in the contract. Such contingencies could include the inability to obtain a mortgage; or the appraised value of the home is not as high as the appraisal amount stated in the contract, or other clauses inserted in the contract by your attorney to protect your interests. Coming up next: **the home is appraised.**

The appraisal

The bank providing your mortgage will have the house appraised to make sure it's worth what you're paying for it. (After all, they wouldn't want to lend you \$400,000 to buy a house that's only worth \$350,000!)

Generally, the buyer pays the appraisal fees. These fees may be charged to you at the beginning, as part of the mortgage application process, or added to your closing costs at the end. Usually your mortgage broker will order the appraisal and your real estate agent will set up the appointment.

I am often asked by local appraisers to assist them by providing comparative home information, since I usually know the area much better than they do. I am always happy to provide them with accurate information. Remember, if the bank's appraisal differs from the contract amount, you may not be able to borrow what you need for your mortgage!

Find an insurance agent

Ask friends for referrals and get a quote on the necessary home insurance. You can certainly comparison-shop; call two or three different companies if you like. Then, pick the one that suits you best, and tell them to arrange the insurance coverage. You don't have to pay the premium

HOW LONG WILL WE LIVE THERE?

The longer you live in your home, the more money you'll save, since you'll be spreading out the initial cost of purchase (expenses like closing costs and inspection fees) over a longer period of time. Longevity can also influence your choice of mortgage terms. If you expect to be moving again in a few years, your mortgage payments will mostly go toward interest; very little of the amount you borrowed will be paid back.

just yet, as the cost will be added to your other closing costs later.

The Main Event: the Closing

You go to the office of the firm that's handling the closing (a title company or an attorney selected by the bank or the seller) to take care of the final paperwork. You'll probably owe some money, such as the balance of the cash you are putting down on the sale, adjustments for real estate taxes prepaid by the seller, and other closing costs.

Either you've made arrangements with your bank to wire the necessary funds to the closing company, or you will have to bring a bank check with you to closing. You will not need to get a check for the mortgage, as the lending bank will usually wire those funds directly to the office handling the closing.

You will get a lot of practice signing your name to dozens of pages of documents and copies of documents, including the mortgage, the deed and title to the home, and many others. Be sure to ask questions, follow your attorney's advice and only sign when and where your attorney directs you to do so.

If you follow these crucial steps in home buying, you will certainly be rewarded with the right choice and your own version of the American dream — your very own home!

Good Luck!

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